

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Luke W. Aaron**  
**Alisha M. Aaron**  
Debtor(s)

Bankruptcy Case No.: 20-20180-CMB

Chapter: 13

Docket No.: 32 - 23

Concil. Conf.: July 30, 2020 at 03:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 2/13/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 30, 2020 at 03:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim of the following Creditor shall govern as to claim amount to be paid at the modified plan terms: Great American (Cl#6)

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: March 2, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Luke W. Aaron  
 Alisha M. Aaron  
 Debtors

Case No. 20-20180-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Mar 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2020.

db/jdb  
 cr  
 15184941 +Luke W. Aaron, Alisha M. Aaron, 286 Sherwood Dr, Cranberry Twp, PA 16066-4366  
 15197625 +S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940  
 American Express, PO Box 981540, El Paso, TX 79998-1540  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15184942 +Bank of America, PO Box 15026, Wilmington, DE 19850-5026  
 15198259 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15198824 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15184943 +Citi Cards/Costco, PO Box 790046, Saint Louis, MO 63179-0046  
 15184944 Citi Mastercard, PO Box 6403, Sioux Falls, SD 57117-6403  
 15184948 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546  
 15184950 FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600  
 15184951 +Golla Center for Plastic Surgery PC, 107 Gamma Drive, Suite 210, Pittsburgh, PA 15238-2936  
 15195194 +Great American Insurance, 1640 Capital St, Ste 100, Elgin, IL 60124-8077  
 15184952 +Haush and Co., 1640 Capital Street, Suite 100, Elgin, IL 60124-8077  
 15184953 +JPMorgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009  
 15203266 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15184958 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 15184956 Matthew Povy, Weltman Weinberg & Reis, 436 Seventh Avenue, Suite 2500,  
 Pittsburgh, PA 15219-1842  
 15205930 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
 15184957 +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094  
 15193914 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
 15207884 S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15193915 S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15184960 +S&T Bank, PO Box 190, Indiana, PA 15701-0190  
 15184966 +UPMC Patient Financial Services, Quantum 1 Building, 2 Hot Metal Street,  
 Pittsburgh, PA 15203-2348  
 15184967 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, Cardmember Service, PO Box 790084,  
 Saint Louis, MO 63179-0084)  
 15184968 Wells Fargo VISA, PO Box 10347, Des Moines, IA 50306-0347

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 15184940 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 03 2020 04:11:46  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15189133 E-mail/Text: mnapoletano@ars-llc.biz Mar 03 2020 04:08:30 Ability Recovery Services LLC,  
 PO Box 4262, Scranton, PA 18505-6262  
 15184946 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 03 2020 04:12:23  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15184945 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 04:07:08 Comenity Bank,  
 PO Box 659705, San Antonio, TX 78265-9705  
 15184947 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 04:07:08 Comenity Bank,  
 PO Box 182273, Columbus, OH 43218-2273  
 15184949 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 03 2020 04:07:08 Comenity Bank/HSN,  
 Attn: Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043  
 15188524 E-mail/Text: mrdiscen@discover.com Mar 03 2020 04:06:39 Discover Card, PO Box 30943,  
 Salt Lake City, UT 84130  
 15184954 E-mail/Text: mrdiscen@discover.com Mar 03 2020 04:06:39 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15184955 E-mail/Text: bncnotices@becket-lee.com Mar 03 2020 04:06:47 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 15190914 E-mail/Text: bncnotices@becket-lee.com Mar 03 2020 04:06:47 Kohl's/Capital One,  
 PO Box 3043, Milwaukee, WI 53201-3043  
 15184959 E-mail/PDF: resurgentbknofications@resurgent.com Mar 03 2020 04:13:27 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15196873 E-mail/Text: info@phoenixfinancialsvcs.com Mar 03 2020 04:06:35  
 Phoenix Financial Services LLC, PO Box 361450, Indianapolis, IN 46236-1450  
 15185558 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 03 2020 04:25:36  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15184961 +E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:12:13 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15184962 E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:13:02 Synchrony Bank/Amazon,  
 Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
 15184963 E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:12:15 Synchrony Bank/Care Credit,  
 Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061  
 15184963 E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:12:16 Synchrony Bank/EBay Mastercard,  
 Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: dsaw  
Form ID: 149

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Mar 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15184964	E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:11:32	Synchrony Bank/Old Navy,
	Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060	
15184965	E-mail/PDF: gecsed@recoverycorp.com Mar 03 2020 04:12:13	Synchrony Bank/TJX,
	Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060	

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor S&T Bank bslaby@grenenbirsic.com, mcpupec@grenenbirsic.com  
David W. Raphael on behalf of Creditor S&T Bank draphael@grenenbirsic.com,  
mcpupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Michael S. Lazaroff on behalf of Debtor Luke W. Aaron butlerdebtlaw@zoominternet.net,  
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com  
Michael S. Lazaroff on behalf of Joint Debtor Alisha M. Aaron butlerdebtlaw@zoominternet.net,  
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7